

*Australian Survey of Retirement Attitudes and Motivations

*University of Tasmania

*Random telephone survey of people aged between 40 and 59 years who at the time were employed part-time or full-time, or unemployed and currently looking for work (where more than one, the person with most recent birthday)

*Data collection May-November 2006

Q99LOC

1. Melbourne
2. Balance Vic
3. Sydney
4. Balance NSW
5. Brisbane
6. Balance Qld
7. Adelaide
8. Balance SA
9. Perth
10. Balance WA
11. Hobart
12. Balance Tas

Q1A Age

Q3 Employment Status

"

Q3: Last week, what was your employment status? Was it: _PROMPT_"

1. Working full-time for pay
2. Working part-time/casually for pay
3. On annual or other temporary leave from paid employment
4. Unemployed - looking for paid work
5. Retired- completely from paid work, When.. (specify Q3a)
6. Household duties
7. Outside of the labour market because of a disability
8. Other (specify Q3b)
9. Don't Know (spontaneous)
10. Refused

IF 1-4 Q3 GO Q2

IF 5-10 Q3 ABORT "Not in workforce"

Q3a Other retired

Q3b Other

Q2 Gender

"

Q2: Are you male or female?"

1. Male
2. Female

Q4 Retirement Implications

"The first section is about your opinions and plans around retirement.

"

Q5: First I want to ask you about your specific retirement plans. How much have you thought about your own retirement?"

1. A lot
2. Some
4. Hardly at all
1. Not at all
5. Don't Know (spont)
6. Refused

Q6

"

Q6: If you are married or partnered, have you discussed your retirement with your spouse or partner?"

1. A lot
2. Some
4. Hardly at all
2. Not at all
5. Don't Know (spont)
6. Refused
7. Not married or partnered

Q7

"

Q7: Have you discussed your retirement with your friends or co-workers?"

1. A lot
2. Some
4. Hardly at all
- Not at all
5. Don't Know (spont)
6. Refused

IF 4 Q3 GO Q9

Q8

"

Q8: Have you discussed your retirement with your employer/supervisor?"

1. A lot
2. Some
4. Hardly at all
- Not at all
5. Don't Know (spont)
6. Refused

Q9

"

Q9: Given the choice, at what age would you PREFER to retire (completely) from the workforce?"

1. Enter Age (specify whole years Q9A)
2. Do not ever want to retire (spontaneous)
3. Don't know (spontaneous)
4. Refused

GO Q10

Q9A Preferred Age

Q10

"

Q10: Given your current circumstances, at what age do you EXPECT that you will actually retire (completely) from the paid workforce?"

1. Enter Age (specify whole years Q10A)
2. Do not ever expect to retire (spontaneous)
3. Don't know (spontaneous)
4. Refused

IF 1 Q9 AND 1 Q10 GO Q11

IF 1 Q9 AND 2 Q10 GO Q11A

IF 1 Q9 AND 3-4 Q10 GO Q10B

IF 2 Q9 AND 1 Q10 GO Q10B

IF 2 Q9 AND 2 Q10 GO Q12A

IF 2 Q9 AND 3-4 Q10 GO Q10B

IF 3-4 Q9 AND 1 Q10 GO Q10B

IF 3-4 Q9 AND 2 Q10 GO Q10B

IF 3 Q9 AND 3 Q10 GO Q10B

IF 3 Q9 AND 4 Q10 GO Q10B

IF 4 Q9 AND 3 Q10 GO Q10B

IF 4 Q9 AND 4 Q10 GO Q12A

Q10A Expected Age

Q11

=Q10A-Q9A

IF 0 Q11 GO Q12A

IF >0 Q11 GO Q11A

IF <0 Q11 GO Q11B

Q10B

"

Q10B: Do you think the age you will actually retire will be earlier, later or the same as the age you would prefer to retire?"

1. Earlier
2. Later
3. Same Age
4. Don't Know (spontaneous)
5. Refused to answer (spontaneous)

IF 1 Q10B GO Q11B

IF 2 Q10B GO Q11A

IF 3-5 Q10B GO Q12A

Q11A

"

DIFFERENCE BETWEEN PREFERRED [Q9A] & EXPECTED [Q10A] RETIRMENT AGE [Q11]

Q11A: The age you expect to retire is older than the age you would prefer to retire.

Can you tell me what is the major factor why you think you will work beyond your preferred retirement age?"

Pre-code to below or 'Other factor'

1. Not enough financial security to finance retirement at my preferred retirement age
2. Not able to access my superannuation funds at my preferred retirement age
3. Not able to access a government pension or benefit at my preferred retirement age
4. Partner's preferences
5. Continuing financial responsibility for dependents
6. Need to continue to pay my mortgage
7. Other debts

GO Q12A

Q11B

"

DIFFERENCE BETWEEN PREFERRED [Q9A] & EXPECTED [Q10A] RETIRMENT AGE [Q11]

Q11B: The age you actually expect to retire is younger than the age you would prefer to retire. Can you tell me the major factor why you think you will leave the workforce before your preferred retirement age?"

Pre-code to below, or "other" Factor

1. Poor health or reduced physical ability to do job
2. Reaching the expected age of retirement in your particular occupation
3. Being made retrenched or redundant
4. A lack of good jobs for older workers with your particular skills
5. Occupational requirements of your job (registration, insurance indemnity etc)

6. Specific stresses and pressures of your job
7. The need to care for your spouse or another family member
8. Pressure from employer or manager
9. Your partner's preferences
10. Reduction of social security or superannuation benefits and eligibility if you work longer

Q12A

"

DIFFERENCE BETWEEN PREFERRED [Q9A] & EXPECTED [Q10A] RETIRMENT AGE [Q11]

Q12a: Thinking about your own retirement, how firmly set is the age at which you expect to retire? Is it..."

1. Very firmly set
2. Firmly set
3. Not very firmly set
4. Not set at all
5. Haven't really thought about it (spontaneous)
6. Don't know (spont)
7. Refused

IF 4-7 Q12A GO Q13

Q12B

"

Q12b. How long, approximately, have you held these plans? Would you say that you have held them?"

1. Less than the last 5 years
2. Longer than the last 5 years

Q13

"

Q13: Health problems are a major reason older Australian workers leave the workforce: In general, would you say that your health is..."

1. Excellent
2. Very Good
3. Good
4. Fair
5. Poor
6. Don't Know (spont)
7. Refused

Q14

"

Q14: How concerned, or unconcerned, are you that your health will limit your ability to work in your job before your preferred retirement age?"

1. Very concerned
2. Concerned
3. Not very concerned
4. Not at all concerned

5. Don't Know (spontaneous)

6. Refused

Q15

IF 4 Q3

"

I now want to ask you a few questions about your workforce participation.

Q15: What was your most recent occupation?"

ELSE

"I now want to ask you a few questions about your workforce participation.

Q15: What is your current occupation?"

BLANK

Q16

IF 4 Q3

"

Q16: About how many hours per week did you usually work in this job?"

ELSE

"

Q16: About how many hours per week do you usually work in this job?"

NUM

BLANK

Q17

IF 4 Q3

"

Q17: How long had you been working as a _[Q15]_?"

ELSE

"

Q17: How long have you been working as a _[Q15]_?"

1. Less than five years

2. Between 5 and 10 years

3. Between 11 and 20 years

4. More than 20 years

5. Don't Know (spontaneous)

6. Refused

Q18

IF 4 Q3

"

Q18: In your most recent main job were you employed by..."

ELSE

"

Q18: In your current main job are you employed by..."

1. A private company or business
2. Federal/State/Local Government (including schools, universities, hospitals) or a Government Owned Business
3. A family business or farm
4. Self-employed without employees
5. Self-employed with employees
6. A non-government organisation including charities
7. Dont Know (spontaneous)
8. Refused

"

Q20

IF 4 Q3

"

Q20: In describing the activity level of your most recent job how much of the time would you say your job requires each of the following"

ELSE

"

Q20: In describing the activity level of your current job how much of the time would you say your job requires each of the following"

1. A lot of physical energy or exertion
2. Good eyesight
3. Intense concentration and attention

FOR

Q20R

"

[Q20]"

1. All the time
2. Almost all of the time
3. Some of the time
4. Almost none of the time
5. None of the time
6. Don't know (spontaneous)
7. Refused

Q21

"

Q21: Thinking about your working life, in the period between your first main job and now, which of the following best describes the amount of time you have spent in the labour market. Have you worked...?"

1. All of that period
2. More than half of that period
3. About half of that period
4. Less than half of that period

5. Don't Know (spontaneous)

6. Refused

Q22

IF 4 Q3

"

Q22: Some industries and professions have particular requirements or provisions that may impact on an older worker's ability to remain in the workforce. Do any of the following apply to your most recent occupation as a _[Q15]_?"

ELSE

"

Q22: Some industries and professions have particular requirements or provisions that may impact on an older worker's ability to remain in the workforce. Do any of the following apply to your current occupation as a _[Q15]_?"

MR

1. Compulsory fitness levels

2. Mandatory competency levels

3. Minimum hours of activity in occupation

4. Personal Insurance Indemnity

5. Other

6. Don't Know (spontaneous)

7. Refused

Q23

IF 4 Q3

"

Q23: Is there any other factor about your most recent employment that might prevent or limit your ability to continue working up to the age of 65 years?"

ELSE

"

Q23: Is there any other factor about your current employment that might prevent or limit your ability to continue working up to the age of 65 years?"

1. No other factors

2. Factor to continue to work (specify Q23A)

GO Q24

Q23A Other factor

Q24

IF 4 Q3

"

Q24: Is there any other factor about your most recent employment that might prevent or limit your ability to continue working, full-time or part-time, past the age of 65 years?"

ELSE

"

Q24: Is there any other factor about your current employment that might prevent or limit your ability to continue working, full-time or part-time, past the age of 65 years?"

1. No other factors
2. Factor to continue to work (specify Q24A)

GO Q25

Q24A Other factor

Q25

"The next two questions are about financial support in retirement.

Q25: For each of the following please tell me if you expect it to be a major, minor or not a source of income for you in retirement?"

1. Government Pension or other Social Security Benefit
2. Superannuation
3. Other personal savings/investments
4. Earnings from employment (own or partner's)
5. Sale or refinancing of your home
6. Rent from property

.

FOR

Q25R

"

[Q25]"

1. Major source of income
2. Minor source of income
3. Not a source of income
4. Don't know (spontaneous)
5. Refused

Q27

"Government policy makers have recently expressed concern about the financial impact of the growing proportion of older people and the smaller proportion of working age people in our population. The next few questions are about what an ageing population might mean for the retirement outcomes of older workers.

Q27: First, how would you rate your awareness of current government concerns about the impact of an ageing population on Australia? Would you say that you were:"

1. Very aware
2. Aware
3. A little aware
4. Not at all aware
5. Don't Know (spontaneous)
6. Refused

Q28

"

Q28: In the future, as the number of elderly people increases, the government may need to make difficult choices in order to maintain age pensions to retirees. Of the following 6 policy actions which would you most prefer the Government to take to ensure age pensions can be paid?"

ROTATE 6

1. Raising taxes
2. Abolish early retirement schemes
3. Raise retirement age
4. Lowering pension benefits
5. Make age pensions payments dependent on the number of children
6. Requiring that children financially support their retired parents
7. Don't Know (spontaneous)
8. Refused

IF 7-8 Q28 GO Q29A

Q28A

"Q28A: What would be your 2nd preference?"

ROTATE 5

SEE Q28

NOT Q28

Q29A

"

Q29a: Policy options to raise the supply of labour might also need to be considered. Please tell me how acceptable each of the following policy options would be to you?"

1. Increasing the labour force by allowing more skilled immigrants to migrate to Australia
2. Encouraging part-time workers to work full-time
4. Encouraging more women to work
6. Allowing more temporary guest workers to enter Australia for jobs employers say are hard to get Australians to do

FOR

Q29AR

"

[Q29A]"

1. Very acceptable
2. Acceptable
3. Not very acceptable
4. Completely unacceptable
5. Don't know (spontaneous)
6. Refused

Q29B

"

Q29b: Other retirement-related policy options might also need to be considered. Please tell me how acceptable each of the following policy options would be to you."

1. Requiring those on an age pension to seek part-time or casual work if they are fit enough
2. Abolishing the option to take superannuation monies as a lump sum
3. Raising the pension qualifying age for retirees who retired early on superannuation lump sums
4. Increasing age pension benefits at a lower rate than in the past

FOR

Q29BR

"

[Q29B]"

SEE Q29AR

Q30A

"

Q30a: Retirement can occur in a variety of ways. Some workers stop work completely and others gradually wind down their workforce participation. Which of the following 2 options best describes your own preferred retirement pattern?

INTERVIEWER: _READ OUT CODES 1-2 ONLY_"

1. Stop working completely at retirement] Q31
2. Phasing in your withdrawal from the workplace for a period before complete retirement] Q30B
-
3. I never want to retire (spontaneous)] Q31
4. Don't Know (spontaneous)
5. Refused] Q31

Q30B

"

30b: Which of the following 4 possible phased retirement options would be most appealing to you for the period before complete retirement?"

1. Work regular part-time hours
2. Work full-time hours but for only half of the year
3. Stop working regularly but be called in casually as needed
5. Don't Know (spontaneous)
6. Refused

Q30C

"

30c: If you took a phased approach to retirement would you prefer to work...

INTERVIEWER: _READ OUT CODES 1-2 ONLY_"

1. in the same employment or same line of work as you approach retirement; OR
2. in a different line or work
-
3. Not sure (spontaneous)
4. Refused

Q30D

"

30d: If you took a phased approach to retirement would this mean you would...

INTERVIEWER: _READ OUT CODES 1-2 ONLY_"

1. Remain in the workforce longer than if you were not able to take a phased retirement; OR
2. Still retire at the same age, but reduce your workforce participation in the period leading up to that age.

3. Not sure (spontaneous)
4. Refused

Q31

IF 3 Q4

"

Q31: Opportunity to take a phased retirement varies across occupation or industry. Thinking about your most recent, main job how likely, or unlikely, was it that older workers in your occupation would be able to access each of these transition options if they wanted to?"

ELSE

"

Q31: Opportunity to take a phased retirement varies across occupation or industry. Thinking about your current, main job how likely, or unlikely, is it that older workers in your occupation would be able to access each of these transition options if they wanted to?"

ROTATE

1. Reduce to regular part-time hours in their current job
2. Move to a less demanding job
4. Be able to reduce the range of tasks involved in their current job
5. Be able to work flexibly? i.e. work part of the year only
6. Move to casual employment

FOR

Q31R

"

[Q31]"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Don't know (spontaneous)
6. Refused

IF 2 Q9 GO Q33a

Q33A

"

Q33a: To encourage older workers the Federal Government has introduced a number of policy changes around financial matters. One recent change allows workers aged 55 years and over, who are working less than full time, to access their superannuation monies.

How aware, or unaware, are you of this option?"

1. Very aware
2. Aware
3. Not very aware
4. Not aware at all
5. Don't know (spontaneous)
6. Refused

IF 4-6 Q33A GO Q33C

Q33B

"

Q33b: At this stage of your working life, how likely, or unlikely, do you think it is that you would take up this option?"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Already using this option
6. Don't know (spontaneous)
7. Refused

IF 2 Q9 GO Q34A

IF 4-7 Q33B GO Q34A

Q33C

"

Q33c: If you did take up this option, how likely is it that it would result in you to do either of the following:"

1. remain working for longer than if you were not able to access your superannuation while in the workforce.
2. still retire at the same age, but use the opportunity to work less than full-time and access your superannuation to phase in your retirement

FOR

Q33CR

"

[Q33C]"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Not relevant
6. Don't know (spontaneous)
7. Refused
8. Don't want to retire (spontaneous)

Q34A

"

Q34a: Another change is the Pension Bonus Scheme. Under this scheme older workers who defer claiming an Age Pension and remain in the workforce can receive a tax free lump sum bonus. How aware, or unaware, are you of this policy?"

1. Very aware
2. Aware
3. Not very aware
4. Not aware at all
5. Don't know (spontaneous)
6. Refused

IF 2 Q9 GO Q35A

IF 1-3 Q34A GO Q34B

IF 4-6 Q34A GO Q34C

Q34B

"

Q34b: How likely, or unlikely, is a bonus payment such as the Pension Bonus Scheme to persuade you to remain in the workforce past the age of 65 years?"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Not relevant planning to work past 65 years anyway (spontaneous)
6. Don't know (spontaneous)
7. Refused

Q34C

"

Q34c: In the 2006 May Budget, the Treasurer announced measures to remove the 15% tax on all superannuation payments paid to workers retiring after the age of 60 years. How likely, or unlikely, is it that this policy change will influence you to stay in the workforce to, or beyond, the age of 60?"

1. Unaware of policy change (spontaneous)
2. Very likely
3. Likely
4. Unlikely
5. Very unlikely
6. Not relevant planning to work past 60 years anyway (spontaneous)
7. Don't know (spontaneous)
8. Refused

Q35A

"

Q35a: Here are some other possible policy options. Please tell me how likely, or unlikely, each of these options would be to persuade you to defer your retirement and remain in the workforce for longer."

ROTATE

1. A reduction in the rate of tax for workers older than 60 years
2. An increase in the level of earnings income an Age Pensioner can earn before their pension is reduced
3. A bonus payments scheme for all workers aged over 65 years
5. Increased training options for older workers to prepare them for other kinds of work
6. More jobs available that accommodate the physical abilities/restrictions of older workers
7. More jobs available that make use of the skills and experiences of older workers in mentoring or training roles.

FOR

Q35AR

"

[Q35A]"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Not relevant planning to work past 65 years anyway (spontaneous)
6. Don't plan to ever retire (spontaneous)
7. Don't know (spontaneous)
8. Refused

IF 2 Q9 GO Q36

Q35B

"

Q35b: Can you think of any other possible policy or workplace changes that would encourage you to defer your retirement and remain in the workforce for longer?"

BLANK

Q36

"

Q36: To what extent, or not, has the reporting of government concerns about the ageing population and the need for Australian workers to work longer influenced your thinking about your own retirement plans? Have government concerns influenced your plans:"

1. A great deal
2. To some extent
3. Not at all
4. Not sure (spontaneous)
5. Refused

IF 2 Q9 GO Q39

Q37

"

Q37: Overall, assuming continuing health, how likely are you to consider extending your participation in the workforce past your current expected age of retirement in line with government calls for later retirement?"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Don't know (spontaneous)
6. Refused

Q38

"

Q38: Again, assuming continuing health, how likely or unlikely is it that you will consider continuing in the workforce past the age of 65 years?"

1. Very likely
2. Likely
3. Unlikely
4. Very unlikely
5. Don't know (spontaneous)
6. Refused

Q39

"This final section asks for demographic details about you and your household

Q39: In which country were you born?"

BLANK

Q40

"

Q40: What is your current marital status?"

1. Single and never married
2. Married or partnered
3. Separated or divorced
4. Widowed
5. Don't Know (spontaneous)
6. Refused

IF NOT 2 Q40 GO Q42

Q41A

"

Q41a: What was your partner's age in years as at 1st January 2006?"

BLANK

NUM

Q41B

"

Q41b: Last, week what was your partner's employment status?"

1. Working full-time for pay
2. Working part-time/casually for pay
3. On annual or other leave from a paid job

4. Unemployed - looking for work
5. Retired from paid work, When (specify Q41B5)
6. Household duties
7. Other (specify Q41B8)
8. Don't Know (spontaneous)
9. Refused

GO Q41C

Q41B5 WHEN PARTNER RETIRED

Q41B8 OTHER

Q41C

IF 4 Q41B

"

Q41c: What was your partner/spouse's most recent occupation?"

ELSE

"

Q41c: What is your partner/spouse's occupation?"

BLANK

Q42

"

Q42: Would you say you now live in a.."

1. A capital city
2. A regional city
3. A large town
4. A small town or rural area
5. Don't Know (spontaneous)
6. Refused

Q43

"

Q43: What is the postcode of the region where you live?"

BLANK

NUM

Q44

"

Q44: Of the following, which is the HIGHEST LEVEL OF EDUCATION that you have completed?"

1. Did NOT complete secondary school to highest level
2. Completed Secondary School to highest level
3. Completed trade qualification or apprenticeship
4. Completed Certificate or Diploma (TAFE or Business College)
5. Completed Bachelor Degree (including Honours)

6. Completed Postgraduate Degree or Post graduate diploma (including Masters, PhD)
7. Other educational level (specify Q44A)
8. Don't Know (spontaneous)
9. Refused

GO Q45

Q44A OTHER EDUCATION

Q45

"

Q45: How many children do you have?"

BLANK

NUM 0-20

IF 0 Q45 GO Q47A

Q46

"

Q46: What is the age of your [youngest] child?"

BLANK

NUM

Q47A

"

Q47a: Which of the following best describes your current housing situation? Do you..."

1. Own your house but paying off a mortgage
2. Own your house outright
3. Rent public housing
4. Rent privately
5. Other i.e. boarding, living rent free (specify Q47C)
6. Don't Know (spontaneous)
7. Refused

IF NOT 1 Q47A GO Q48

IF 1 Q47A GO Q47B

Q47C

Q47B

"

Q47b: When (in years) do you anticipate that your mortgage will be paid off?"

BLANK

NUM

Q47D

"

Q47d: Will this be before you expect to retire?"

1. Yes

2. No
3. At retirement (spontaneous)

Q48

"

Q48: When you retire are you likely to move to a different location or stay where you are?"

1. Move to new location
2. Stay in current location
3. Divide time between present or other location
4. Already moved to retirement location
5. Don't Know (spontaneous)
6. Refused

Q49

"

Q49: Please indicate into which of following general income bands your INDIVIDUAL gross annual income from all sources, before tax or other deductions falls? Please include any pensions and allowances and income from interest or dividends. Is your INDIVIDUAL income per annum:"

1. \$25,000 or under
2. \$25,001- \$50,000
3. \$50,001 - \$75,000
4. More than \$75,001 per annum
5. Don't Know (spontaneous)
6. Refused

Q50

"

Q50: Finally, we are also interested in which band your total HOUSEHOLD gross annual income from all sources, before tax or other deductions falls? Please include any pensions and allowances and income from interest or dividends. Is your HOUSEHOLD income per annum:"

1. Under \$50,000
2. \$50,001 - \$75,000
3. \$75,001- \$100,000
4. \$100,000 - \$150,000
5. More than \$150,000 per annum
6. Don't Know (spontaneous)
7. Refused

Q51

"

Q51: That is the end of the survey questions. If we held a second round of this survey within the next 5 years, would you be willing to participate?"

1. Yes
2. No

IF 2 Q51 GO Q99END

Q52 Recontact

"

Q52: To allow us to contact you again we will need a record of your name and contact details. This information will not be used for any other purpose and will be maintained separately to the survey information. All personal details will be kept securely and confidentially at the Department of Sociology and Social Work at the University of Tasmania. If a second round of this survey is not conducted within 5 years, any information relating to you will be destroyed using the University of Tasmania's confidential waste procedures.

"

MR

1. Name: (Specify Q53)
2. Address: (Specify Q54)
3. Email Address: (Specify Q55)
4. Alternate Telephone No: (Specify Q55A)

GO Q56

Q53 Name

Q54 Address

Q55 Email Address

Q55A Alternate Phone No

Q56

"

Q56: Do you intend to move in the next few years? "

1. Yes
2. No
3. Not Sure

Q57

"

Q57: Name and phone number of another person who will know where to contact you should you move from your current address

"

MR

1. Name: (specify Q57a)
2. Phone Number: (specify Q57b)

GO Q99END

Q57a Alternate Contact Name

Q57b Alternate Phone contact

Q99END

"

THANK YOU very much for your participation. In case you did not catch my name it is [Q0IV] in case my supervisor calls to verify information related to this survey.

You can follow the progress of the survey and access the results on the project website at:
[_www.ozretirementsurvey.com/_](http://www.ozretirementsurvey.com/)"

BLANK

Q0QUO QUOTA

1. 210 Melbourne
2. 208 Balance Vic
3. 210 Sydney
4. 208 Balance NSW
5. 228 Brisbane
6. 208 Balance Qld
7. 208 Adelaide
8. 208 Balance SA
9. 208 Perth
10. 208 Balance WA
11. 208 Hobart
12. 208 Balance Tas

USE Q0LOC

END